

BE AWARE: Protect Yourself Against Fraud

The South Carolina Department of Insurance urges citizens especially, seasoned South Carolinians to be aware of potential scams. Scams targeting seniors have become more prevalent recently, as thieves work to gain access to individual's personally identifiable information. Older citizens can be targeted over the phone, in person and over the internet. "I encourage everyone to pause and consider, anything that sounds too good to be true, probably is," warns Ray Farmer, Director of the South Carolina Department of Insurance. Before providing anyone with personal information such as your social security number, financial information and even health information, you need to do your research."

**FRAUD
ALERT**

According to the National Council on Aging, financial scams targeting senior citizens are so prevalent that they are considered "the crime of the 21st century." Review the following helpful tips and do not become a victim of fraud.

- Read all documents before you sign them. Ask questions if you don't understand.
- Use direct deposit for your checks
- Don't leave money or valuables in plain view.
- Don't give out your personal, financial or health information. This includes your social security number, ATM, PIN or credit card number.
- Be aware of scams. If it sounds too good to be true, it probably is.
- Cancel your ATM or credit card if you lose it or don't use it.
- Read your bills and monthly statements closely.

Be aware of possible scams:

Home Repair

- Do not pay in full upfront for repairs.
- Be sure all details are in a written contract.
- Check with the SC Department of Labor, Licensing and Regulation (www.llr.sc.gov) to verify licensure.
- Ask friends and family for references.

Home Equity Fraud

- Never deed your property to anyone without first talking to an attorney or someone you trust.
- Refinancing incentives may not tell you about high points, fees and rate increases.
- Don't agree to a loan if you don't have enough money to make the monthly payments.

Mail Fraud

- Be aware of false advertisements for free medical services or products.

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Health Insurance Fraud

- Medicare and Medicaid will never call and request your personal information over the phone.
- If called, do not agree to enroll in health insurance plans over the phone.

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Computer Fraud

- Make sure you are on a secure website before making a purchase. Secure websites are identified by <https://> in the address bar and a padlock icon on the screen.
- Beware of e-mails from persons you don't know. Do not open attachments to e-mails unless you know who sent them.
- Be sure to have virus protection on your computer and update it regularly.

Credit Card Fraud

- Pre-approved usually means you are pre-approved to be approved: *don't be fooled!*
- Identify all annual fees, transaction fees, APR, and hidden charges up front.
- Hold on to receipts to review charges when your bill arrives.
- Check your balance regularly for unauthorized charges.

If you feel you have been the victim of a scam contact the SC Department of Consumer Affairs 1-800-922-1594.

If you suspect fraud related activities related to your healthcare, report cases to the State Long Term Care Ombudsman by calling 1-800-868-9095 or via the SC Medicaid Fraud Control Unit located in the Office of the Attorney General at the following number: 1-888-662-4328.

For additional information, please visit the following websites:

- **National Fraud Enforcement Task Force**
<http://www.stopfraud.gov/protect-yourself.html>
- **The Federal Bureau of Investigation Common Fraud Schemes**
<https://www.fbi.gov/scams-safety/fraud/seniors>
- **South Carolina Lieutenant Governor's Office on Aging**
<http://aging.sc.gov/programs/Pages/default.aspx>